

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: LISA K. FERRO

§ § § §

Case No. 08-73851

Debtors

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2008.
- 2) The plan was confirmed on 02/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/16/2013.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$22,506.12.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 28,003.80	
Less amount refunded to debtor	\$ 321.67	
NET RECEIPTS		\$ 27,682.13

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,659.45	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,159.45
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
CITIFINANCIAL AUTO	Sec	16,000.00	16,437.16	16,000.00	16,000.00	6,522.68
CITIFINANCIAL AUTO	Uns	0.00	0.00	437.16	0.00	0.00
AAA COMMUNITY FINANCE	Uns	1,467.94	NA	NA	0.00	0.00
ACCOUNT RECOVERY SERVICES	Uns	414.41	414.41	414.41	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	50.00	50.00	50.00	0.00	0.00
CINDY A STEAR, PST.D.	Uns	72.00	NA	NA	0.00	0.00
PREMIUM MARKETING SYSTEMS	Uns	144.50	144.50	144.50	0.00	0.00
CREDITORS PROTECTION SERVICE	Uns	1,131.63	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	121.75	101.75	101.75	0.00	0.00
NCO FINANCIAL SYSTEMS	Uns	46.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	501.19	106.72	106.72	0.00	0.00
OSF ST ANTHONY MEDICAL	Uns	430.45	NA	NA	0.00	0.00
RMH PATHOLOGISTS LTD	Uns	20.70	NA	NA	0.00	0.00
ROCKFORD HEALTH PHYSICIANS	Uns	271.20	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEMS	Uns	117.97	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	3,862.97	3,862.97	3,862.97	0.00	0.00
ROCKFORD RADIOLOGY	Uns	14.40	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SECURITY FINANCE	Uns	450.00	368.29	368.29	0.00	0.00
SWEDISH AMERICAN HOSPITAL	Uns	2,746.48	1,926.31	1,926.31	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	5,000.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Uns	677.02	NA	NA	0.00	0.00
NICOR GAS	Uns	0.00	528.79	528.79	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	285.75	0.00	0.00	0.00
FIRST NORTHERN CU	Uns	0.00	5,801.02	0.00	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	198.41	198.41	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	5,117.50	5,117.50	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 16,000.00	\$ 16,000.00	\$ 6,522.68
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 16,000.00	\$ 16,000.00	\$ 6,522.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 13,256.81	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,159.45	
Disbursements to Creditors	\$ 22,522.68	
TOTAL DISBURSEMENTS:		\$ 27,682.13

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/27/2013

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.